

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Matthew D Reigle  
Lindsey A. Reigle  
Debtors

Case No. 15-03773-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 11

Date Rcvd: Feb 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2020.

db/jdb +Matthew D Reigle, Lindsey A. Reigle, 6369 Blue Ridge Ave, Harrisburg, PA 17112-2347  
4691275 State Collection Service, 2509 South Stoughton Road, Madison, WI 53716-3314  
4691276 +Trojan Professional Services, P.O. Box 1270, Los Alamitos, CA 90720-1270  
4695008 +VW Credit Leasing, Ltd, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4691272 +EDI: CAPITALONE.COM Feb 20 2020 00:23:00 Capital One, P.O. BOX 30253,  
Salt Lake City, UT 84130-0253  
4701047 EDI: CAPITALONE.COM Feb 20 2020 00:23:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4691273 +EDI: RMSC.COM Feb 20 2020 00:23:00 GECRB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005  
4691274 +E-mail/Text: unger@members1st.org Feb 19 2020 19:23:42 Members 1st FCU, 5000 Louise Drive,  
Mechanicsburg, PA 17055-4899  
4691277 +E-mail/Text: vci.bkcy@vwcredit.com Feb 19 2020 19:23:35 V.W. Credit, 1401 Franklin Blvd,  
Libertyville, IL 60048-4460  
4721520 +EDI: WFFC.COM Feb 20 2020 00:23:00 Wells Fargo Bank, N.A.,  
Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,,  
Fort Mill, SC 29715-7203  
4691278 EDI: WFFC.COM Feb 20 2020 00:23:00 Wells Fargo Home Mortgage, PO Box 10335,  
Des Moines, IA 50306-0335

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 21, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor VW Credit Leasing, Ltd bkgroup@kmlawgroup.com  
Jerome B Blank on behalf of Creditor Wells Fargo Bank N.A. pamb@fedphe.com  
Johanna Hill Rehkamp on behalf of Debtor 2 Lindsey A. Reigle jhr@cclawpc.com,  
jlaughman@cclawpc.com; jbartley@cclawpc.com  
Johanna Hill Rehkamp on behalf of Debtor 1 Matthew D Reigle jhr@cclawpc.com,  
jlaughman@cclawpc.com; jbartley@cclawpc.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

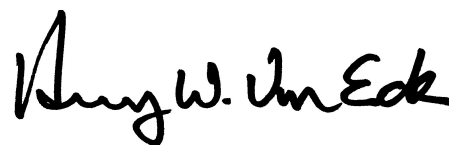
Debtor 1	<u>Matthew D Reigle</u>	Social Security number or ITIN	xxx-xx-7052
	First Name Middle Name Last Name	EIN	--
Debtor 2 (Spouse, if filing)	<u>Lindsey A. Reigle</u>	Social Security number or ITIN	xxx-xx-6932
	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-03773-HWV			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew D Reigle

Lindsey A. Reigle  
aka Lindsey A Minter**By the  
court:**Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: KarenDavis, Deputy Clerk2/19/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**